

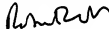
Remarks

The examiner's notification of allowance of claims 17-20 and prospective allowance of claims 11-12 and 15-16 if rewritten in independent form is noted with appreciated.

Accordingly, the subject matter of claim 11 has been incorporated in claim 9 (currently amended) and the subject matter of claim 12 has been incorporated in claim 12 (currently amended). Similarly, the subject matter of claim 15 has been incorporated in claim 13 (currently amended) and the subject matter of claim 13 has been incorporated in claim 17 (currently amended).

It is believed that the application is now in order for allowance. Favorable reconsideration of the application is requested.

Respectfully submitted,



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Agent For Applicant
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Enclosures: Terminal disclaimer

Credit card payment form for \$200 in respect of two additional independent claims and the terminal disclaimer fee of \$65.

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